

II. AMENDMENTS TO THE CLAIMS

Listing of Claims with Status Identified

This listing of claims will replace all prior versions, and listing, of claims in the application:

1. A method of capturing data from a customer transaction with a merchant for administering a loyalty program comprising the steps of:

(a) issuing a loyalty card with a unique card number to a customer, ~~said card number comprising a Bank Identification Number~~ the card bearing a unique number identifying an issuing financial institution having an issuing processor;

(b) transmitting a standard transaction data packet from a POS terminal to the issuing processor ~~to a merchants acquiring bank, said, the~~ data packet comprising the unique card number, data identifying the merchant, and data identifying the dollar amount of the customer transaction; including the transaction amount to be paid by a payment means other than the loyalty card;

~~transmitting an authorization request over the existing credit card authorization infrastructure to a clearinghouse;~~

(c) recording customer transaction data at the ~~[[clearinghouse]]~~ issuing processor;

(d) routinely transmitting a declining code to the merchant ~~merchant's acquiring bank~~ over the existing payment card infrastructure; and

~~transmitting a declining code from the merchant's acquiring bank to the POS terminal;~~

(e) making a payment for the transaction using a payment means other than the loyalty card.

2. (presently amended) The method of claim 1 further comprising the step of: pre-arranging a stand-in limit of zero dollars.

3. (canceled)

4. (presently amended) The method of claim 1 [[2]] wherein the issuing financial institution[[clearinghouse]] administers a loyalty program with more than one merchant participating in said loyalty program.

5. (presently amended) The method of claim 1 [[4 wherein]] further including the step of dispersing accumulated rewards from the loyalty program [[are dispersed]] to both a customer that accumulated the rewards and a non-profit entity.

6. (canceled)

7. (presently amended) The method of claim 1 [[2]] wherein the customer transaction is consummated by payment to the merchant with a payment method other than a credit card [[negotiable instrument]].

8. (presently amended) The method of claim 1 [[3 wherein]] further including the step of variably awarding the loyalty program rewards [[are variably awarded]] based on the time and date the data packet is transmitted.

9-19. (canceled)

20. (original) The method of claim 1 [[9]] wherein the customer transaction is consummated by payment to the merchant with a credit card.